



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [RBC US GROUP HOLDINGS LLC](#)

City/State [TORONTO, ONTARIO, CANADA](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [158,067,289](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RBC US GROUP HOLDINGS LLC](#)
[200 BAY STREET, SOUTH TOWER](#)
[TORONTO, ONTARIO, CANADA M5J 2J5](#)

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018				
Average assets (\$000)	151,869,560	139,910,710	141,615,353	128,499,487	121,004,598				
Net income (\$000)	710,238	388,715	1,041,125	1,201,744	1,002,419				
Number of BHCs in peer group				125	118				
Earnings and Profitability:									
Percent of Average Assets									
Net interest income (tax equivalent).....	1.38	1.58	1.49	1.92	3.01	13	1.86	3.08	8
+ Non-interest income.....	4.33	3.38	3.77	3.74	1.32	90	3.28	1.31	91
- Overhead expense.....	4.64	3.97	4.25	4.60	2.69	95	4.13	2.71	92
- Provision for credit losses.....	-0.01	0.20	0.13	0.09	0.15	37	0.06	0.14	25
+ Securities gains (losses).....	0	0	0	0.01	0.01	65	0	0	42
+ Other tax equivalent adjustments.....	0.01	0	0.01	-0.01	0	3	0	0	87
= Pretax net operating income (tax equivalent).....	1.24	0.75	0.99	1.13	1.56	17	0.95	1.57	8
Net operating income	0.94	0.56	0.74	0.94	1.19	19	0.83	1.24	13
Net income.....	0.94	0.56	0.74	0.94	1.19	19	0.83	1.24	13
Net income (Subchapter S adjusted).....					1.17				1.42
Percent of Average Earning Assets									
Interest income (tax equivalent).....	1.78	2.40	2.12	3.39	4.41	8	3.29	4.24	8
Interest expense	0.22	0.60	0.42	1.26	1.08	69	1.19	0.86	78
Net interest income (tax equivalent).....	1.56	1.80	1.71	2.13	3.33	12	2.10	3.38	10
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	-0.03	0.07	0.07	0.06	0.21	26	0.07	0.22	28
Earnings coverage of net loan and lease losses (X).....	-98.02	30.62	35.13	51.98	24.40	84	39.13	21.75	81
Allowance for loan and lease losses / Total loans and leases not held-for-sale.....	0.79	0.80	0.77	0.62	0.83	32	0.54	0.90	21
Allowance for loan and lease losses / Total loans and leases	0.79	0.80	0.77	0.62	0.81	33	0.54	0.89	21
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.33	0.24	0.30	0.57	22	0.21	0.61	10
30–89 days past due loans and leases / Total loans and leases	0.66	0.30	0.47	0.33	0.43	44	0.32	0.44	36
Liquidity and Funding									
Net noncore funding dependence	-2.63	6.47	6.99	23.06	14.45	77	40.38	16.62	92
Net short-term noncore funding dependence	-14.51	-8.87	-5.41	8.59	3.38	61	25.19	4.66	95
Net loans and leases / Total assets	41.02	43.49	43.81	43.53	63.77	15	41.80	63.98	13
Capitalization									
Tier 1 leverage ratio.....	9.89	9.88	9.91	9.78	9.76	59	9.79	9.71	53
Holding company equity capital / Total assets	11.89	12.38	12.07	12.17	12.43	47	12.19	12.22	53
Total equity capital (including minority interest) / Total assets	11.90	12.38	12.07	12.19	12.57	46	12.22	12.27	52
Common equity tier 1 capital / Total risk-weighted assets	15.03	16.09	15.79	17.19	12.17	92	17.19	12.12	92
Net loans and leases / Equity capital (X)	3.45	3.51	3.63	3.58	5.21	13	3.43	5.29	13
Cash dividends / Net income	0	0	0	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)					-12.02				17.36
Growth Rates									
Assets	11.66	12.72	7.77	6.45	9.26	52		7	
Equity capital	7.32	4.93	6.87	6.28	10.49	41		7.89	
Net loans and leases	5.32	19.78	8.48	10.83	9.10	68		7.89	
Noncore funding	-5.55	-11.82	-21.68	-2.39	6.59	37		10.67	
Parent Company Ratios									
Short-term debt / Equity capital	0	0	0	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	48.44	55.46	47.99	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	96.13	97.11	97.08	97	103.22	15	97.15	103.10	17
Cash from ops + noncash items + op expense / Op expense + dividends	5,843.28	20.40	410.56	3,896.04	190.27	99	1,533.18	174.91	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	843,396	897,619	1,697,555	2,133,027	1,719,763	-6.04	
Income from lease financing receivables.....	51,454	45,296	94,955	71,497	58,588	13.60	
Fully taxable income on loans and leases.....	879,878	926,928	1,761,127	2,174,484	1,750,499	-5.08	
Tax-exempt income on loans and leases.....	14,972	15,987	31,383	30,040	27,852	-6.35	
Estimated tax benefit on income on loans and leases.....	8,795	9,780	18,368	13,927	30,892	-10.07	
Income on loans and leases (tax equivalent).....	903,645	952,695	1,810,878	2,218,451	1,809,243	-5.15	
Investment interest income (tax equivalent).....	130,529	174,219	321,957	364,258	336,154	-25.08	
Interest on balances due from depository institutions.....	3,303	6,607	9,643	49,126	32,535	-50.01	
Interest income on other earning assets.....	156,919	336,025	492,016	1,282,542	1,353,192	-53.30	
Total interest income (tax equivalent).....	1,194,396	1,469,546	2,634,494	3,914,377	3,531,124	-18.72	
Interest on time deposits of \$250K or more	1,317	5,355	7,233	9,995	3,494	-75.41	
Interest on time deposits < \$250K.....	965	5,887	11,591	3,968	1,307	-83.61	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	21,276	46,707	70,585	134,327	62,850	-54.45	
Interest on other borrowings and trading liabilities.....	119,976	305,211	422,799	1,296,847	1,200,744	-60.69	
Interest on subordinated debt and mandatory convertible securities	2,998	2,998	5,995	7,493	8,403	0.00	
Total interest expense.....	146,532	366,158	518,203	1,452,630	1,276,798	-59.98	
Net interest income (tax equivalent).....	1,047,864	1,103,388	2,116,291	2,461,747	2,254,326	-5.03	
Non-interest income.....	3,290,119	2,361,909	5,331,926	4,805,259	3,968,888	39.30	
Adjusted operating income (tax equivalent)	4,337,983	3,465,297	7,448,217	7,267,006	6,223,214	25.18	
Overhead expense.....	3,524,031	2,774,402	6,020,280	5,911,660	4,998,802	27.02	
Provision for credit losses.....	-5,808	138,251	177,061	109,455	70,541		
Securities gains (losses)	764	14	189	10,654	-32	5357.14	
Other tax equivalent adjustments	11,181	478	7,767	-6,625	789	2239.12	
Pretax net operating income (tax equivalent).....	944,962	523,697	1,398,351	1,453,403	1,153,781	80.44	
Applicable income taxes	208,391	118,254	318,743	226,343	89,543	76.22	
Tax equivalent adjustments	25,304	17,921	39,080	18,195	61,109	41.20	
Applicable income taxes (tax equivalent).....	233,695	136,175	357,823	244,538	150,652	71.61	
Minority interest	1,029	-1,193	-597	7,121	710		
Net income before discontinued operations, net of minority interest	710,238	388,715	1,041,125	1,201,744	1,002,419	82.71	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	710,238	388,715	1,041,125	1,201,744	1,002,419	82.71	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	711,267	387,522	1,040,528	1,208,865	1,003,129	83.54	
Investment securities income (tax equivalent).....	130,529	174,219	321,957	364,258	336,154	-25.08	
US Treasury and agency securities (excluding mortgage-backed securities)	8,663	16,080	29,993	30,076	28,890	-46.13	
Mortgage-backed securities	105,962	133,983	251,073	284,595	235,036	-20.91	
All other securities	15,904	24,156	40,891	49,587	72,228	-34.16	
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	35,698,775	30,597,950	32,873,605	28,266,782	24,166,570	16.67	
Commercial and industrial loans	10,724,106	12,235,919	11,712,059	8,181,319	7,513,873	-12.36	
Loans to individuals	1,907,737	1,590,993	1,855,246	1,705,633	1,464,132	19.91	
Loans to depository institutions and acceptances of other banks	12,938	10,225	17,590	15,426	46,130	26.53	
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	17,006,030	17,621,586	20,010,822	23,009,148	21,966,199	-3.49	
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	65,349,586	62,056,673	66,469,322	61,178,308	55,156,904	5.31	
Less: Allowance for loan and lease losses	513,329	494,530	510,325	377,606	298,776	3.80	
Net loans and leases	64,836,257	61,562,143	65,958,997	60,800,702	54,858,128	5.32	
Debt securities that reprice or mature in over 1 year	19,778,548	14,424,499	17,527,961	14,702,106	11,909,480	37.12	
Mutual funds and equity securities	1,408,048	1,024,777	1,258,585	1,056,534	124,944	37.40	
Subtotal	86,022,853	77,011,419	84,745,543	76,559,342	66,892,552	11.70	
Interest-bearing bank balances	9,463,141	5,164,088	4,123,444	2,316,000	2,968,648	83.25	
Federal funds sold and reverse repos	28,209,663	27,333,505	29,142,651	31,073,151	22,466,791	3.21	
Debt securities that reprice or mature within 1 year	2,378,019	2,525,346	2,115,388	1,694,518	1,585,806	-5.83	
Trading assets	13,573,301	11,314,220	13,691,864	13,527,556	21,471,954	19.97	
Total earning assets	139,646,977	123,348,578	133,818,890	125,170,567	115,385,751	13.21	
Non-interest-bearing cash and due from depository institutions	854,442	724,810	802,579	735,629	821,671	17.88	
Premises, fixed assets, and leases	2,409,995	2,333,165	2,372,791	2,259,242	916,530	3.29	
Other real estate owned	3,947	3,685	4,499	4,660	6,611	7.11	
Investment in unconsolidated subsidiaries	92,035	106,282	29,329	75,497	72,085	-13.40	
Intangible and other assets	15,059,893	15,046,917	13,512,064	11,440,722	14,023,950	0.09	
Total assets	158,067,289	141,563,437	150,540,152	139,686,317	131,226,598	11.66	
Quarterly average assets	154,363,274	139,715,614	146,387,644	136,451,133	125,164,891	10.48	
Average loans and leases (YTD)	64,200,968	58,048,556	59,898,976	53,000,241	44,566,348	10.60	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	65,349,586	62,056,673	66,469,322	61,178,308	55,156,904	5.31	
Real estate loans secured by 1–4 family	18,564,091	16,164,877	16,990,970	14,961,893	12,393,034	14.84	
Commercial real estate loans	17,077,902	14,368,744	15,825,837	13,249,937	11,737,677	18.85	
Construction and land development	3,116,674	2,874,532	2,881,190	2,721,394	2,281,877	8.42	
Multifamily	2,174,937	1,537,326	1,779,000	1,318,571	972,993	41.48	
Nonfarm nonresidential	11,786,291	9,956,886	11,165,647	9,209,972	8,482,807	18.37	
Real estate loans secured by farmland	56,782	64,329	56,798	54,952	35,859	-11.73	
Total investment securities	23,564,615	17,974,622	20,901,934	17,453,158	13,620,230	31.10	
U.S. Treasury securities	208	100,614	281	100,453	99,467	-99.79	
US agency securities (excluding mortgage-backed securities)	2,746,212	1,590,436	2,218,334	1,445,016	1,504,073	72.67	
Municipal securities	578,605	679,880	634,254	751,308	839,132	-14.90	
Mortgage-backed securities	17,897,069	14,362,796	16,683,441	13,658,131	10,309,610	24.61	
Asset-backed securities	501,721	204,501	95,784	429,686	731,281	145.34	
Other debt securities	432,752	11,618	11,255	12,030	11,723	3624.84	
Mutual funds and equity securities	1,408,048	1,024,777	1,258,585	1,056,534	124,944	37.40	
Available-for-sale securities	16,672,582	13,460,196	14,202,211	12,613,616	9,289,926	23.87	
U.S. Treasury securities	108	100,514	181	100,354	99,369	-99.89	
US agency securities (excluding mortgage-backed securities)	1,942,780	729,105	1,347,119	605,261	662,912	166.46	
Municipal securities	792	2,146	791	3,668	8,885	-63.09	
Mortgage-backed securities	13,794,429	12,412,312	12,747,081	11,462,617	7,775,756	11.14	
Asset-backed securities	501,721	204,501	95,784	429,686	731,281	145.34	
Other debt securities	432,752	11,618	11,255	12,030	11,723	3624.84	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	25,704	126,608	106,182	8,582	-112,868	-79.70	
Available-for-sale securities appreciation (depreciation)	27,291	196,191	138,319	-8,292	-174,268	-86.09	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,228,478	2,494,806	3,106,143	1,568,565	1,404,716	29.41	

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Demand deposits	39,734,343	30,606,559	32,860,169	25,161,360	23,671,339	29.82	
NOW, ATS and transaction accounts	2,289,015	1,931,745	2,181,498	777,126	597,469	18.49	
Time deposits less brokered deposits < \$250K	228,074	265,858	243,932	284,476	229,510	-14.21	
MMDA and other savings accounts	37,231,931	32,169,187	35,056,416	26,263,753	20,514,022	15.74	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	79,483,363	64,973,349	70,342,015	52,486,715	45,012,340	22.33	
Time deposits of \$250K or more	682,210	794,345	725,820	819,013	452,209	-14.12	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	18,740,577	21,036,789	22,771,034	30,941,491	33,771,832	-10.92	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	8,133,000	5,818,638	6,896,971	9,777,386	9,672,092	39.77	
Other borrowings w/remaining maturity over 1 year	10,201,828	11,779,855	10,487,174	11,039,649	10,123,951	-13.40	
Brokered deposits < \$250K	28,321	577,509	427,917	164,448	12,203	-95.10	
Noncore funding	37,785,936	40,007,136	41,308,916	52,741,987	54,032,287	-5.55	
Trading liabilities	6,590,654	4,870,029	6,533,786	7,795,023	7,985,405	35.33	
Subordinated notes and debentures + trust preferred securities	152,368	154,435	153,402	155,469	235,322	-1.34	
Other liabilities	15,246,440	14,034,261	14,031,483	9,480,046	7,931,183	8.64	
Total liabilities	139,258,761	124,039,210	132,369,602	122,659,240	115,196,537	12.27	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	
Common surplus	17,414,228	17,413,249	17,413,801	17,412,842	17,707,256	0.01	
Retained earnings	1,375,912	13,496	665,674	-375,220	-1,575,970	10094.96	
Accumulated other comprehensive income	11,512	92,819	85,287	-40,253	-137,951	-87.60	
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	18,801,652	17,519,564	18,164,762	16,997,369	15,993,335	7.32	
Noncontrolling (minority) interest in subsidiaries	6,876	4,663	5,788	29,708	36,726	47.46	
Total equity capital, including minority interest	18,808,528	17,524,227	18,170,550	17,027,077	16,030,061	7.33	
Total liabilities and capital	158,067,289	141,563,437	150,540,152	139,686,317	131,226,598	11.66	
Memoranda							
Non-interest-bearing deposits	39,734,343	30,606,560	32,860,169	25,161,360	23,671,339	29.82	
Interest-bearing deposits	40,459,551	35,738,643	38,635,583	28,308,816	21,805,413	13.21	
Total deposits	80,193,894	66,345,203	71,495,752	53,470,176	45,476,752	20.87	
Long-term debt that reprices within 1 year	474,745	1,310,570	1,252,425	1,620,320	2,299,465	-63.78	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,164,762	16,997,369	16,997,369	15,993,335	14,664,160		
Accounting restatements	0	0	0	0	0	0	
Net income	710,238	388,715	1,041,125	1,201,744	1,002,419		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	0	0	0	0	0	0	
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	0	0	0	0	0	0	
Change in other comprehensive income	-73,776	133,072	125,540	97,697	-8,985		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	428	408	728	-295,407	335,741		
Holding company equity capital, ending balance	18,801,652	17,519,564	18,164,762	16,997,369	15,993,335		

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,012,531,519	572,337,547	652,899,539	463,900,040	534,282,942
Interest rate contracts	858,517,168	439,755,432	492,726,261	296,679,915	361,188,605
Foreign exchange contracts	1,786,821	1,400,900	1,457,864	1,359,554	2,179,846
Equity, commodity, and other contracts	152,227,530	131,181,215	158,715,414	165,860,571	170,914,491
Derivatives Position					
Futures and forwards	251,450,410	186,176,131	194,824,125	136,281,927	200,059,033
Written options	249,126,179	136,602,093	142,118,352	87,870,450	90,066,135
Exchange-traded	248,923,263	136,315,811	141,803,011	87,591,230	89,833,459
Over-the-counter	202,916	286,282	315,341	279,220	232,676
Purchased options	269,986,893	132,346,065	166,401,247	80,620,852	92,035,006
Exchange-traded	269,779,929	132,053,398	166,080,180	80,334,840	91,795,318
Over-the-counter	206,964	292,667	321,067	286,012	239,688
Swaps	241,968,037	117,213,258	149,555,815	159,126,811	152,122,768
Held for trading	39,547,036	38,495,172	57,002,898	47,127,728	97,145,635
Interest rate contracts	38,218,629	37,265,119	55,777,930	46,091,333	95,855,505
Foreign exchange contracts	1,320,686	1,216,845	1,219,198	1,022,514	1,277,059
Equity, commodity, and other contracts	7,721	13,208	5,770	13,881	13,071
Non-traded	972,984,483	533,842,375	595,896,641	416,772,312	437,137,307
Interest rate contracts	820,298,539	402,490,313	436,948,331	250,588,582	265,333,100
Foreign exchange contracts	466,135	184,055	238,666	337,040	902,787
Equity, commodity, and other contracts	152,219,809	131,168,007	158,709,644	165,846,690	170,901,420
Derivative contracts (excluding futures and FX 14 days or less)	1,025,245,549	565,033,081	648,336,591	453,700,462	524,329,839
One year or less	745,826,180	386,394,760	447,008,156	306,986,041	334,861,872
Over 1 year to 5 years	209,422,981	131,938,911	144,912,237	88,872,612	178,179,158
Over 5 years	69,996,388	46,699,410	56,416,198	57,841,809	11,288,809
Gross negative fair value (absolute value)	119,303	115,804	150,690	91,088	653,440
Gross positive fair value	433,834	687,028	635,271	264,565	664,955
Held for trading	401,815	652,978	611,514	264,463	651,877
Non-traded	32,019	34,050	23,757	102	13,078
Current credit exposure on risk-based capital derivative contracts	2,420,078	3,368,849	3,529,901	2,246,514	3,266,560
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	84.79			76.83			75.47			63.95	93.44	8	67.60	92.91	8
Foreign exchange contracts	0.18			0.24			0.22			0.29	3.20	51	0.41	3.39	47
Equity, commodity, and other contracts	15.03			22.92			24.31			35.75	1.64	97	31.99	1.93	96
Futures and forwards	24.83			32.53			29.84			29.38	13.49	79	37.44	12.78	86
Written options	24.60			23.87			21.77			18.94	5.91	89	16.86	6.60	84
Exchange-traded	24.58			23.82			21.72			18.88	0.15	98	16.81	0.23	97
Over-the-counter	0.02			0.05			0.05			0.06	5.10	15	0.04	5.49	17
Purchased options	26.66			23.12			25.49			17.38	4.42	88	17.23	4.19	90
Exchange-traded	26.64			23.07			25.44			17.32	0.28	97	17.18	0.32	97
Over-the-counter	0.02			0.05			0.05			0.06	3.35	39	0.04	3.20	43
Swaps	23.90			20.48			22.91			34.30	69.75	16	28.47	70.34	14
Held for trading	3.91			6.73			8.73			10.16	44.16	38	18.18	46.31	40
Interest rate contracts	3.77			6.51			8.54			9.94	37.24	40	17.94	38.40	43
Foreign exchange contracts	0.13			0.21			0.19			0.22	1.60	62	0.24	1.85	60
Equity, commodity, and other contracts	0			0			0			0	0.83	74	0	1.14	72
Non-traded	96.09			93.27			91.27			89.84	55.84	61	81.82	53.69	59
Interest rate contracts	81.01			70.32			66.92			54.02	52.22	55	49.66	50.60	52
Foreign exchange contracts	0.05			0.03			0.04			0.07	0.34	70	0.17	0.57	73
Equity, commodity, and other contracts	15.03			22.92			24.31			35.75	0.13	98	31.99	0.16	98
Derivative contracts (excluding futures and forex 14 days or less)	101.26			98.72			99.30			97.80	93.86	53	98.14	94.47	57
One year or less	73.66			67.51			68.47			66.18	32.17	81	62.68	32.51	79
Over 1 year to 5 years	20.68			23.05			22.20			19.16	30.45	39	33.35	31.16	54
Over 5 years	6.91			8.16			8.64			12.47	28.09	31	2.11	28.71	16
Gross negative fair value (absolute value)	0.01			0.02			0.02			0.02	0.83	4	0.12	0.72	7
Gross positive fair value	0.04			0.12			0.10			0.06	1.19	4	0.12	0.85	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0.01			0.01			0.01	0.06	33	0.06	0.06	83
Gross positive fair value (X)	0.03			0.05			0.04			0.02	0.07	41	0.06	0.06	82
Held for trading (X)	0.03			0.05			0.04			0.02	0.06	54	0.06	0.05	83
Non-traded (X)	0			0			0			0	0.01	13	0	0.01	31
Current credit exposure (X)	0.16			0.25			0.25			0.17	0.05	87	0.28	0.04	91
Credit losses on derivative contracts	0			0			0			0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0	0	47	0	0	47
90+ days past due	0			0			0			0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.44			4.05			3.95			2.98	0.73	88	4.74	0.53	93

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	510,325	377,606	377,606	298,776	263,324
Gross losses	5,393	25,159	61,189	48,017	43,986
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,716	4,126	17,460	18,303	14,256
Net losses	-9,323	21,033	43,729	29,714	29,730
Provision for loan and lease losses	-5,808	138,251	177,061	109,455	70,541
Adjustments	-511	-294	-613	-911	-5,359
Ending balance	513,329	494,530	510,325	377,606	298,776
Memo: Allocated transfer risk reserve (ATTR).....	0	0	0	0	0
Analysis Ratios					
Provision for loan and lease losses / Average assets	-0.01	0.20	0.13	0.09	0.15
Provision for loan and lease losses / Average loans and leases	-0.02	0.48	0.30	0.21	0.24
Provision for loan and lease losses / Net loan and lease losses	62.30	657.31	404.91	368.36	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.79	0.80	0.77	0.62	0.83
Allowance for loan and lease losses / Total loans and leases	0.79	0.80	0.77	0.62	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)		11.76	11.67	12.71	8.03
Allowance for loan and lease losses / Nonaccrual assets	300.88	249.69	327.10	211.29	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	277.24	234.02	322.01	206.20	151.73
Gross loan and lease losses / Average loans and leases	0.02	0.09	0.10	0.09	0.28
Recoveries / Average loans and leases	0.05	0.01	0.03	0.03	0.08
Net losses / Average loans and leases	-0.03	0.07	0.07	0.06	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	0	0	40
Recoveries / Prior year-end losses	24.05	8.59	36.36	41.61	36.22
Earnings coverage of net loan and lease losses (X)	-98.02	30.62	35.13	51.98	24.40
Net Loan and Lease Losses By Type					
Real estate loans	0	0	0	0	0.01
Real estate loans secured by 1–4 family	0	0	0	0	0.01
Revolving	0	-0.01	-0.01	0	0.02
Closed-end	0	0	0	0	0
Commercial real estate loans	-0.01	0	0	0	0.01
Construction and land development	-0.04	-0.01	-0.01	0	-0.01
1–4 family	0	0	0	0	0
Other	-0.04	-0.01	-0.01	0	-0.01
Multifamily	0	0	0	0	0
Nonfarm nonresidential	0	0	0	0	0.02
Owner-occupied	0	0	0	0	0.01
Other	0	0	0	0	0.01
Real estate loans secured by farmland	0	0	0	0	0.01
Commercial and industrial loans	-0.18	0.30	0.31	0.27	0.37
Loans to individuals	0.12	0.38	0.39	0.36	1.17
Credit card loans	2.38	3.13	2.68	1.92	3.11
Agricultural loans					0.08
Loans to foreign governments and institutions					0
Other loans and leases	0	0	0	0.01	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	432,526	185,934	309,962	201,220	176,339
90+ days past due loans and leases	14,550	13,267	2,466	4,416	5,782
Nonaccrual loans and leases	170,608	198,056	156,015	178,713	106,868
Total past due and nonaccrual loans and leases	617,684	397,257	468,443	384,349	288,989
Restructured 30–89 days past due	0	161	724	79	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	16,820	43,766	32,753	52,591	40,166
Total restructured loans and leases	16,820	43,927	33,477	52,670	40,166
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,483	8,592	3,265	19,961	30,272
Other real estate owned	3,947	3,685	4,499	4,660	6,611
Other Assets					
30–89 days past due	2,311	3,988	2,898	227	1,703
90+ days past due	6,185	4,007	7,976	3,508	1,585
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	8,496	7,995	10,874	3,735	3,288
Percent of Loans and Leases					
30–89 days past due loans and leases	0.66	0.30	0.47	0.33	0.43
90+ days past due loans and leases	0.02	0.02	0	0.01	0.15
Nonaccrual loans and leases	0.26	0.32	0.23	0.29	0.51
90+ days past due and nonaccrual loans and leases	0.28	0.34	0.24	0.30	0.71
30–89 days past due restructured	0	0	0	0	0.01
90+ days past due restructured	0	0	0	0	0.01
Nonaccrual restructured	0.03	0.07	0.05	0.09	0.14
30–89 days past due loans held for sale	0	0	0	0	0.38
90+ days past due loans held for sale	0	0	0	0	0.42
Nonaccrual loans held for sale	0	0	0	0	0.40
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.67	0.31	0.47	0.33	0.43
90+ days past due assets	0.03	0.03	0.02	0.01	0.15
Nonaccrual assets	0.26	0.32	0.23	0.29	0.53
30+ days past due and nonaccrual assets	0.96	0.65	0.72	0.63	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.12	0.15	0.11	0.13	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.15	0.11	0.14	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.11	0.15	0.11	0.15	0.53
Allowance for loan and lease losses	34.68	42.56	32.23	53.87	115.41
Equity capital + allowance for loan and lease losses	0.92	1.17	0.88	1.17	4.28
Tier 1 capital + allowance for loan and lease losses	1.16	1.52	1.12	1.53	5.65
Loans and leases + other real estate owned	0.27	0.34	0.25	0.33	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30			0.26			0.51			0.42	0.38	66	0.42	0.42	58
	90+ days past due		0.02			0.02			0			0	0.16	32	0.01	0.22	35
	Nonaccrual		0.10			0.10			0.07			0.08	0.46	12	0.09	0.57	8
Commercial and industrial	30–89 days past due		0.26			0.45			0.46			0.12	0.31	26	0.30	0.30	61
	90+ days past due		0.01			0.01			0			0	0.05	30	0	0.05	37
	Nonaccrual		1.24			1.22			1.02			1.84	0.83	88	1.05	0.76	70
Individuals	30–89 days past due		2.10			1.37			0.23			1.49	0.83	83	0.26	0.84	21
	90+ days past due		0.33			0.09			0.06			0.11	0.17	59	0.09	0.16	57
	Nonaccrual		0.13			0.99			0.53			0.31	0.17	73	0.04	0.23	27
Depository institution loans	30–89 days past due		0.02			0.13			0.02			0	0	47	0	0	47
	90+ days past due		0.02			0			0.01			0	0	49	0	0	47
	Nonaccrual		0			0			0			0	0	48	0	0	48
Agricultural	30–89 days past due											0.24				0.17	
	90+ days past due											0				0	
	Nonaccrual											0.67				0.75	
Foreign governments	30–89 days past due											0.07				0.01	
	90+ days past due											0				0	
	Nonaccrual											0.03				0.06	
Other loans and leases	30–89 days past due		1.51			0.17			0.42			0.20	0.20	63	0.22	0.17	71
	90+ days past due		0			0.03			0			0.01	0.01	76	0.01	0.01	73
	Nonaccrual		0			0.02			0.02			0	0.13	32	0.03	0.14	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
Memoranda																	
1–4 family	30–89 days past due	0.11		0.09			0.37			0.26	0.67	18	0.09	0.71	6		
	90+ days past due.....	0.03		0.01			0			0	0.31	33	0.01	0.46	33		
	Nonaccrual	0.09		0.10			0.12			0.13	0.73	8	0.16	0.86	13		
Revolving	30–89 days past due	0.06		0.19			0.49			0.79	0.45	82	0.22	0.50	25		
	90+ days past due.....	0.01		0			0.02			0	0.05	24	0	0.05	25		
	Nonaccrual	0.53		0.36			0.54			0.67	1	52	0.30	1.17	24		
Closed-end	30–89 days past due.....	0.11		0.08			0.36			0.22	0.70	16	0.08	0.75	5		
	90+ days past due.....	0.03		0.01			0			0	0.35	37	0.01	0.53	34		
Junior lien	Nonaccrual	0.06		0.08			0.09			0.08	0.70	8	0.15	0.84	14		
	30–89 days past due	0		0			0			0	0.02	9	0	0.03	9		
	90+ days past due.....	0		0			0			0	0	29	0	0	24		
	Nonaccrual	0		0			0			0	0.04	17	0	0.06	19		
Commercial real estate	30–89 days past due	0.35		0.46			0.67			0.60	0.18	94	0.77	0.17	96		
	90+ days past due.....	0.01		0.03			0.01			0	0.03	44	0.01	0.03	62		
	Nonaccrual	0.11		0.09			0.01			0.02	0.23	13	0.01	0.28	11		
Construction and development	30–89 days past due	1.26		0.98			0.97			0.73	0.28	83	3.07	0.21	97		
	90+ days past due.....	0		0			0			0	0.02	33	0	0.02	31		
	Nonaccrual	0.15		0.02			0.01			0	0.20	27	0	0.19	28		
1–4 family	30–89 days past due	0		0			0			0	0.06	25	0.78	0.06	99		
	90+ days past due.....	0		0			0			0	0	41	0	0	43		
Other	Nonaccrual	0		0			0			0	0.02	30	0	0.02	28		
	30–89 days past due	1.26		0.98			0.97			0.73	0.20	87	2.29	0.13	97		
	90+ days past due.....	0		0			0			0	0.01	35	0	0.02	33		
	Nonaccrual	0.15		0.02			0.01			0	0.17	33	0	0.15	33		
Multifamily	30–89 days past due	0.10		0.01			0.34			0.05	0.08	61	0.10	0.10	66		
	90+ days past due.....	0.01		0			0.01			0	0	41	0.12	0.01	93		
	Nonaccrual	0		0			0			0	0.05	21	0	0.08	23		
Nonfarm non-residential	30–89 days past due	0.16		0.37			0.64			0.64	0.14	96	0.22	0.17	67		
	90+ days past due.....	0.01		0.04			0.01			0	0.03	47	0.01	0.03	55		
	Nonaccrual	0.12		0.13			0.01			0.03	0.28	13	0.02	0.30	10		
Owner Occupied	30–89 days past due	0.05		0.13			0.23			0.15	0.07	81	0.19	0.09	81		
	90+ days past due.....	0		0			0.01			0	0.01	26	0	0.01	25		
Other	Nonaccrual	0.06		0.11			0.01			0.03	0.16	21	0.01	0.17	14		
	30–89 days past due	0.11		0.24			0.42			0.49	0.07	96	0.03	0.07	45		
	90+ days past due.....	0.01		0.04			0			0	0.01	60	0.01	0.01	69		
	Nonaccrual	0.06		0.02			0			0	0.10	9	0.01	0.13	16		
Farmland	30–89 days past due	46.12		0			0			0	0.23	23	0	0.25	23		
	90+ days past due.....	0		0			0			0	0.01	42	0	0.01	42		
	Nonaccrual	0		0			0			0	0.84	19	0	1.23	19		
Credit card	30–89 days past due	0.64		0.90			1.03			1.32	1.19	60	0.98	1.22	28		
	90+ days past due.....	0.58		0.80			0.64			0.68	0.78	41	0.57	0.73	39		
	Nonaccrual	0		0			0			0	0.11	35	0	0.09	36		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,414,228	17,413,249	17,413,801	17,412,842	17,707,256										
Retained earnings	1,375,912	13,496	665,674	-375,220	-1,575,970										
Accumulated other comprehensive income (AOCI)	11,512	92,819	85,287	-40,253	-137,951										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	18,801,652	17,519,564	18,164,762	16,997,369	15,993,335										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,878,886	4,006,755	3,942,400	4,058,994	4,258,997										
Accumulated other comprehensive income-related adjustments	11,044	93,300	85,216	-40,088	-137,370										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	14,911,722	13,419,509	14,137,146	12,978,463	11,871,708										
Adjustments and deductions for common equity tier 1 capital	26,975	22,228	19,271	30,797	37,358										
Common equity tier 1 capital	14,884,747	13,397,281	14,117,875	12,947,666	11,834,350										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	1,005	1,010										
Additional tier 1 capital before deductions	0	0	0	1,005	1,010										
Less: Additional tier 1 capital deductions	26,975	22,228	19,271	31,802	38,368										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	14,884,747	13,397,281	14,117,875	12,947,666	11,834,350										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	29,971	59,882	29,956	55,986	80,366										
Allowance for loan and lease losses in tier 2 capital	562,794	538,981	559,355	422,868	334,996										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	592,765	598,863	589,311	478,854	415,362										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	592,765	598,863	589,311	478,854	415,362										
Exited advanced approach tier 2 capital															
Total capital	15,477,512	13,996,144	14,707,186	13,426,520	12,249,712										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	154,363,274	139,715,614	146,387,644	136,451,133	125,164,891										
Less: Deductions from common equity tier 1 capital	3,905,861	4,028,983	3,961,671	4,090,796	4,297,365										
Less: Other deductions	-13,448	37,573	-21,386	-38,467	-13,393										
Total assets for leverage ratio	150,470,861	135,649,058	142,447,359	132,398,804	120,880,919										
Total risk-weighted assets	99,057,574	83,263,666	89,433,337	75,307,003	68,857,446										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.03			16.09			15.79			17.19	12.11	92	17.19	12.09	92
Common equity tier 1 capital, column B	0			0			0			0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.03			16.09			15.79			17.19	12.78	90	17.19	12.85	89
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.60	45
Total capital, column A	15.62			16.81			16.44			17.83	14.36	88	17.79	14.45	86
Total capital, column B	0			0			0			0	0.38	46	0	0.67	45
Tier 1 leverage	9.89			9.88			9.91			9.78	9.76	59	9.79	9.71	53
Supplementary leverage ratio, advanced approaches HCs											7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
	1-Year	5-Year					
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5,107	5,160	9,939	9,052	9,499	-1.03	
Other insurance activities income	5,107	5,160	9,939	9,052	9,499	-1.03	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	347,466	279,784	320,766	285,784	255,111	24.19	

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0			0			0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0						51.47			56.12			
Insurance underwriting assets (L/H) / Total insurance underwriting assets										48.53			43.88			
Separate account assets (L/H) / Total life assets										7.26			8.53			
Insurance activities revenue / Adjusted operating income	0.12			0.15			0.13			0.12	0.47	54	0.15	0.47	59	
Premium income / Insurance activities revenue	0			0			0			0	7.32	37	0	4.86	37	
Credit related premium income / Total premium income											34.91			44.54		
Other premium income / Total premium income											65.09			55.46		
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.08	39	0	0.08	42	
Insurance net income (P/C) / Equity (P/C)												19.86			15.64	
Insurance net income (L/H) / Equity (L/H)												5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums												233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)												0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)												0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	42	0	0	42	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.26			2.01			2.19			2.14	11.51	17	2.10	10.22	19	
Broker-Dealer Activities																
Net assets of broker-dealer subsidiaries (\$000)		59,111,951		57,985,690			61,529,670			66,824,177			67,571,622			
Net assets of broker-dealer subsidiaries / Consolidated assets	37.40			40.96			40.87			47.84	1.39	96	51.49	1.79	96	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,322,655	1,230,548	1,257,360	1,083,173	993,171
Real estate loans.....	1,102,904	983,321	998,820	890,129	718,259
Commercial and industrial loans	209,118	239,120	241,724	177,883	228,782
Loans to depository institutions and other banks acceptances	10,633	8,107	16,816	15,161	46,130
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	423,320	1,157	1,009	1,025	579
Interest-bearing bank balances	161,899	215,427	331,133	45,629	30,974
Total selected foreign assets	1,907,874	1,447,132	1,589,502	1,129,827	1,024,724
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0			0			0			0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....										1.19			0.97		

Net Losses as a Percent of Foreign Loans by Type

Real estate loans										27.03			27.29		
Commercial and industrial loans										0.29			1.53		
Foreign governments and institutions										0			0		

Growth Rates

Net loans and leases.....	7.49			16.20			16.08			9.06	22.48	62		7.24	
Total selected assets.....	31.84			31.73			40.69			10.26	12.40	69		3.24	
Deposits										10.36			5		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,419,968	2,055,784	1,637,294	2,430,425	3,048,276	-30.93	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		1,419,968	2,055,784	1,637,294	2,430,425	3,048,276	-30.93	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.90	1.45	1.09	1.74	2.32		
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0.90	1.45	1.09	1.74	2.32		
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans.....		26.18	23.35	23.28	21.63	19.18		
Home equity lines		1.62	1.86	1.67	1.89	2.12		
Credit card receivables.....		0.26	0.25	0.26	0.39	0.37		
Auto loans and other consumer loans.....		1.98	1.61	1.81	1.55	1.44		
Commercial and industrial loans		16.06	19.09	17.20	12.86	12.91		
All other loans and leases.....		53.90	53.84	55.79	61.67	63.98		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.03	0.04	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.11	0.08	0.36	0.22	0.08
Home equity lines	0.06	0.19	0.49	0.79	0.22
Credit card receivables	0.64	0.90	1.03	1.32	0.98
Commercial and industrial loans	0.26	0.45	0.46	0.12	0.30
All other loans and leases	1.02	0.31	0.48	0.37	0.36
Total managed loans past due 30–89 days	0.65	0.29	0.46	0.32	0.30
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.03	0.01	0	0	0.01
Home equity lines	0.01	0	0.02	0	0
Credit card receivables	0.58	0.80	0.64	0.68	0.57
Commercial and industrial loans	0.01	0.01	0	0	0
All other loans and leases	0	0.02	-0.02	0	0
Total managed loans past due 90+ days	0.02	0.02	0	0.01	0.01
Total Past Due Managed Assets	0.67	0.31	0.46	0.32	0.31
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	-0.01	-0.01	0	-0.05
Credit card receivables	2.38	3.13	2.68	1.92	1.23
Commercial and industrial loans	-0.18	0.30	0.31	0.27	0.33
All other loans and leases	-0.01	0	0.01	0.01	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	-0.03	0.07	0.06	0.05	0.05

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	200,000	0	26,000	362,000	60,000		
Dividends	200,000	0	26,000	362,000	60,000		
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	298	298	2,922	0	-100.00	
Dividends	0	0	0	0	0	0	
Interest	0	298	298	2,922	0	-100.00	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	200,000	298	26,298	364,922	60,000	67014.09	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	200,000	298	26,298	364,922	60,000	67014.09	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	3,429	3,868	6,404	9,277	4,183	-11.35	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	3,429	3,868	6,404	9,277	4,183	-11.35	
Income (loss) before taxes	196,571	-3,570	19,894	355,645	55,817		
Applicable income taxes (credit)	0	0	0	0	0	0	
Extraordinary items							
Income before undistributed income of subsidiaries	196,571	-3,570	19,894	355,645	55,817		
Equity in undistributed income of subsidiaries	513,667	392,285	1,021,231	846,099	946,602	30.94	
Bank subsidiaries	0	0	0	0	0	0	
Nonbank subsidiaries	-115,130	136,735	212,284	8,840	160,463		
Subsidiary holding companies	628,797	255,550	808,947	837,259	786,139	146.06	
Net income (loss)	710,238	388,715	1,041,125	1,201,744	1,002,419	82.71	
Memoranda							
Bank net income	0	0	0	0	0	0	
Nonbank net income	84,870	136,735	238,284	370,840	220,463	-37.93	
Subsidiary holding companies' net income	628,797	255,550	808,947	837,259	786,139	146.06	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	0						0			0	57.84	1	0	57.26	2	
Dividends declared / Net income	0			0			0			0	33.08	3	0	27.33	5	
Net income – dividends / Average equity.....	7.71			4.50			5.94			7.26	6.46	61	6.47	7.33	41	
Percent of Dividends Paid																
Dividends from bank subsidiaries										178.13				157.73		
Dividends from nonbank subsidiaries										7.53				7.13		
Dividends from subsidiary holding companies.....										21.40				16.86		
Dividends from all subsidiaries										260.40				215.26		
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries										66.55				60.71		
Interest income from bank subsidiaries.....										0.54				0.52		
Management and service fees from bank subsidiaries										1.55				1.88		
Other income from bank subsidiaries.....										0				0		
Operating income from bank subsidiaries										69.36				63.43		
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	235.65			0			10.91			97.62	82.95	58	27.22	51.40	48	
Interest income from nonbank subsidiaries.....	0			0			0			0	20.25	26	0	18.56	24	
Management and service fees from nonbank subsidiaries	0			0			0			0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0			0			0			0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	235.65			0			10.91			97.62	150.41	45	27.22	99.33	32	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0			0			0			0	61.23	17	0	48.56	15	
Interest income from subsidiary holding companies.....	0			0.12			0.04			0.35	6.54	57	0	3.95	26	
Management and service fees from subsidiary holding companies.....	0			0			0			0	0.36	46	0	0.43	46	
Other income from subsidiary holding companies.....	0			0			0			0	0.29	44	0	0.01	48	
Operating income from subsidiary holding companies.....	0			0.12			0.04			0.35	76.49	23	0	61.19	9	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0			0			0			0	67.32	10	0	65.18	11	
Interest income from bank subsidiaries.....	0			0			0			0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0			0			0			0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0			0			0			0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	0			0			0			0	78.80	4	0	74.20	5	
Dividends from nonbank subsidiaries	100			0			98.87			99.20	2.65	99	100	2.57	99	
Interest income from nonbank subsidiaries.....	0			0			0			0	1.19	30	0	2.32	29	
Management and service fees from nonbank subsidiaries	0			0			0			0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0			0			0			0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	100			0			98.87			99.20	7.29	97	100	7.64	97	
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies.....	0			100			1.13			0.80	0.20	90	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0			0			0			0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0			100			1.13			0.80	6.08	82	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....											83.37				87.87	
Loans and advances from subsidiaries / Total debt	0			0			0			28.33				26.53		